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- I have not received financial support from any party with interests in this research.
- I have no paid or unpaid positions with any profit or non-profit organization with a stake in this research.
- I have no close relative or partner with conflicts of interest with respect to this research.
- No other party had a right to review this research before publication.
- Research activities were approved by Institutional Review Boards at the Institute for Financial Management and Research and Harvard University.
- In sum, I have no relevant or material financial interests that relate to the research in this paper.



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